

United States Bankruptcy Court
District of New Mexico

In re:
Dayton K. Cox
Desiree D. Ontiveros
Debtors

Case No. 19-10616-t
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1084-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 21

Date Rcvd: Jul 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2019.

db/jdb +Dayton K. Cox, Desiree D. Ontiveros, 8900 Warm Wind Pl. NW, Albuquerque, NM 87120-3994
3820879 +CMRE Financial, 3075 E. Imperial Hwy. Ste. 200, Brea, CA 92821-6753
3820892 +Dar A Luz Birth & Health Center, 7708 4th St. NW, Los Ranchos de Albuquerque, NM 87107-6510
3820882 +Fedloan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
3820876 +ID Housing Agency, PO Box 7899, Boise, ID 83707-1899
3820893 +Lovelace Westside Hospital, 10501 Golf Course Rd. NW, Albuquerque, NM 87114-5000
3820894 +Lovelace Women's Hospital, 4701 Montgomery Blvd., NE, Albuquerque, NM 87109-1219
3820885 NM Educational Assistance, P.O. Box 27020, Albuquerque, NM 87125-7020
3820889 +TD Bank USA/Target Credit, NCC-0240 PO Box 1470, Minneapolis, MN 55440-1470
3820878 +US Eagle Federal Credit Union, PO Box 129, Albuquerque, NM 87103-0129

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+EDI: RMSC.COM Jul 02 2019 06:23:00 Synchrony Bank c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
3820881 EDI: DISCOVER.COM Jul 02 2019 06:23:00 Discover Bank, PO Box 15316,
Wilmington, DE 19850
3820883 +EDI: IRS.COM Jul 02 2019 06:23:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
3820884 +E-mail/Text: collections@kirtlandfcu.org Jul 02 2019 02:30:35 Kirtland FCU,
6440 Gibson Blvd., Albuquerque, NM 87108-4971
3820877 +E-mail/Text: bankruptcy@matcotools.com Jul 02 2019 02:31:17 Matco Tools,
Rodney Long CFS Dept 4403 Allen Rd., Stow, OH 44224-1096
3820886 EDI: NMTRD.COM Jul 02 2019 06:23:00 New Mexico Taxation & Revenue Department, PO Box 8575,
Albuquerque, NM 87198-8575
3821475 +EDI: PRA.COM Jul 02 2019 06:23:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
3820887 +EDI: RMSC.COM Jul 02 2019 06:23:00 SYNCB/Sams, PO Box 965005, Orlando, FL 32896-5005
3820888 +EDI: RMSC.COM Jul 02 2019 06:23:00 SYNCB/Sams Club Dual Card, P.O. Box 965005,
Orlando, FL 32896-5005
3820890 +E-mail/Text: bankruptcydepartment@tsico.com Jul 02 2019 02:31:07 Transworld Systems,
500 Virginia Dr., Suite 514, Fort Washington, PA 19034-2707
3820891 +EDI: WFFC.COM Jul 02 2019 06:23:00 WF/Dillards, PO Box 14517, Des Moines, IA 50306-3517
TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3820880* +CMRE Financial, 3075 E. Imperial Hwy. Ste. 200, Brea, CA 92821-6753

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2019 at the address(es) listed below:

Matthew Robert Gandert on behalf of Debtor Dayton K. Cox matt.leshinlawoffice@gmail.com,
matthewgandert@gmail.com; carren.leshinlawoffice@gmail.com
Matthew Robert Gandert on behalf of Joint Debtor Desiree D. Ontiveros
matt.leshinlawoffice@gmail.com, matthewgandert@gmail.com; carren.leshinlawoffice@gmail.com
United States Trustee ustpregion20.aq.ecf@usdoj.gov
Yvette J. Gonzales yjgllc@yahoo.com, yg@trustesolutions.net

TOTAL: 4

Information to identify the case:

Debtor 1 **Dayton K. Cox**
First Name Middle Name Last Name

Debtor 2 **Desiree D. Ontiveros**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7556**
EIN

Social Security number or ITIN **xxx-xx-5209**
EIN

United States Bankruptcy Court **District of New Mexico**

Case number: **19-10616-t7**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dayton K. Cox

Desiree D. Ontiveros

7/1/19

By the court: David T. Thuma
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.